

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Everette Joseph Rogers  
Karissa Marie Rogers  
Debtors

Case No. 24-03049-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 16, 2025

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Everette Joseph Rogers, Karissa Marie Rogers, 5220 Mercersburg Road, Mercersburg, PA 17236-9602
5671455	+ Brenner Car Credit, LLC, 949 Lincoln Way West, Chambersburg, PA 17202
5671466	Midland Credit Management, 350 Camino De La Reina, Suite 100, Carlsbad, CA 92018

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5671456	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 18:46:37	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5671457	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 18:57:37	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5671458	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 16 2025 18:47:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
5671459	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 16 2025 18:46:36	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5671460	Email/Text: BNBLAZE@capitalsvcs.com	Jan 16 2025 18:47:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
5671463	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 16 2025 18:45:56	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
5680168	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 16 2025 18:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5671462	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 16 2025 18:48:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
5671464	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 16 2025 18:47:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5673388	Email/PDF: resurgentbknottifications@resurgent.com	Jan 16 2025 18:56:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5671465	+ Email/PDF: resurgentbknottifications@resurgent.com	Jan 16 2025 18:57:25	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5671468	Email/Text: EBN@Mohela.com	Jan 16 2025 18:47:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005

5671469	Email/Text: EBN@Mohela.com	Jan 16 2025 18:47:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
5677000	Email/Text: EBN@Mohela.com	Jan 16 2025 18:47:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
5671467	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 18:48:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5671470	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 16 2025 18:56:51	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5671471	+ Email/PDF: cbp@omf.com	Jan 16 2025 18:46:35	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5671472	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 18:48:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5671475	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2025 18:57:39	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5671476	Email/Text: signed.order@pfwattorneys.com	Jan 16 2025 18:47:00	Pressler Felt & Warshaw Llp, Christopher Carfagno, Esq, 7 Entin Rd, Parsippany, NJ 07054
5671473	+ Email/Text: bankruptcy@patriotfcu.org	Jan 16 2025 18:48:00	Patriot Federal Credit Union, Attn: Bankruptcy, 800 Wayne Avenue, Pob 778, Chambersburg, PA 17201-0778
5673119	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 18:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5671474	+ Email/PDF: ebnotices@pnmac.com	Jan 16 2025 18:57:39	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5677908	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 18:48:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5671478	+ Email/Text: TaxBankruptcy@wv.gov	Jan 16 2025 18:47:00	State of West Virginia, State Tax Department, Compliance, PO Box 229, Charleston, WV 25321-0229
5671479	+ Email/Text: bncmail@w-legal.com	Jan 16 2025 18:47:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5674755	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 18:45:32	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
5671480	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 18:46:34	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
5677911	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 18:56:56	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5671481	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 18:46:38	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
5681060	Email/Text: TaxBankruptcy@wv.gov	Jan 16 2025 18:47:00	West Virginia State Tax Department, Bankruptcy Unit, P.O. Box 766, Charleston, WV 25323-0766

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0314-1  
Date Rcvd: Jan 16, 2025

User: AutoDocke  
Form ID: pdf002

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Total Noticed: 34

5671477	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler Felt & Warshaw LLP, Christopher Carfagno, Esq., 7 Entin Rd, Parsippany, NJ 07054-5020
5671461	##+	Franklin County Area Tax Bureau, 443 Stanley Ave, Chambersburg, PA 17201-3628

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:**

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Karissa Marie Rogers ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Everett Joseph Rogers ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Everette Joseph Rogers**  
**Karissa Marie Rogers**

CHAPTER 13

CASE NO. \_\_\_\_\_

☒ ORIGINAL PLAN

\_\_\_\_\_ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$42,300.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/24	11/29	705.00	0.00	705.00	42,300.00
				Total Payments:	\$42,300.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$114,446.40** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$22,718.41**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Brenner Car Credit, LLC	2013 GMC Acadia 99,000 miles	
Credit Acceptance	2012 Ford Fiesta 210,800 miles	3352
PennyMac Loan Services, LLC	5220 Mercersburg Road 5220 Mercersburg Road Mercersburg, PA 17236 CMA minus 10% cost of sale reduction.	7680

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
OneMain Financial	2001 Ford Excursion 150000 miles Surrendering
Patriot Federal Credit Union	2020 Primetime Avenger LE Vehicle: Surrendering
Wells Fargo Dealer Services	Automobile

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 49.00 already paid by the Debtor, the amount of \$ 4,951.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Franklin County Area Tax Bureau	\$1,800.00
PA Department of Revenue	\$6,000.00
State of West Virginia	\$1,325.99

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.***Check one of the following two lines.*☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.**6. VESTING OF PROPERTY OF THE ESTATE.****Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☐ plan confirmation.  
☐ entry of discharge.  
☒ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.  
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: **November 25, 2024**

**/s/ Nicholas G. Platt**

**Nicholas G. Platt 327239**

Attorney for Debtor

**/s/ Everette Joseph Rogers**

**Everette Joseph Rogers**

Debtor

**/s/ Karissa Marie Rogers**

**Karissa Marie Rogers**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.